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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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6449	7590	09/27/2006	EXAMINER	
ROTHWELL, FIGG, ERNST & MANBECK, P.C.			MILEF, ELDA G	
1425 K STREET, N.W.			ART UNIT	
SUITE 800			PAPER NUMBER	
WASHINGTON, DC 20005			3628	

DATE MAILED: 09/27/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.		Applicant(s)	
	09/874,224		YOON ET AL.	
	Examiner		Art Unit	
	Elda Milef		3628	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 17 July 2006.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-9 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-9 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

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DETAILED ACTION

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless -

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

1. Claims 1, 3, 5, 7-9 are rejected under 35 U.S.C. 102(b) as being anticipated by Wolfberg (US Patent No. 4,994,964).

Re claim 1: Wolfberg disclose:

an account opening unit for receiving information required for opening an ordinary account and a loan account of each agent ("a credit account is set up which carries both a life insurance benefit and an incrementally rising line of credit.")-see col. 1, lines 48-50; (" With respect to the line of credit, if a customer's line of credit 47 exceeds a customer loan request 45, the loan is granted and loan processing papers are automatically generated.")-see col. 4 lines 11-14; ("In order to initially set up client and vesting files (86), all that needs to be manually

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entered is the name, address, and account number of an initial set of program participating clients.")-see col. 5, lines 4-7; and fig. 3; and an ordinary account of the supplier, and opening accounts corresponding the information -see fig.

3(91,92) and ("the invention relates to a data processing system which uniquely monitors business order transactions over time and the status of funds deposited into special accounts set up for the benefit of qualifying clients.")-see col. 1 lines 8-13, col. 5. lines 27-29;

a collateral information receiver unit for receiving information on the appraised value for each agent's collateral offered to the supplier, from a supplier's collecting system ("With respect to the CREDIT account balance data, it should be noted that the credit account is set up by the company solely for the purpose of providing collateral so that the client may borrow funds from the available line of credit in his account, based on the qualification schedule in Table 1.")-see col. 6 lines 59-63;

an ordinary account transfer unit for transferring money from the ordinary account of each agent to the supplier's ordinary account according to money transfer information transferred from agent terminals;

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a loan account transfer unit for transferring loans, each loan processed within the limit of a corresponding agent's collateral only to the supplier's ordinary account according to the loan request information transferred from a corresponding agent terminal.

("The system includes display terminals 9 which allow authorized personnel to interrogate the system as status inquiries, and to initiate a wide variety of processing functions, from initiating loan requests to updating client and vesting files. The format of the display screens are structured to correspond with the account file format in disk 3.")-see col. 2 lines 57-63; ("The data processing system of the present invention further communicates with a financial institution 13, which may be a bank, brokerage house, or the like. This financial institution includes a computer which receives and monitors vesting and credit data for each client enrolled in the program. These accounts may either be monitored by the financial institution on an individual client basis or, preferably, on a collective basis with a single vesting account and credit account for all participants in the program.")-see col. 3 lines 3-13 and figs. 1, 3, 9;

Re claim 3: Wolfberg disclose:

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wherein each agent's ordinary account and loan account are one and the same account. -see Fig. 4 and col. 2 lines 9-10 ;

Re claim 5: Further a method would have been necessary to perform the method of previously rejected claim 1 steps (a)-(d) and is therefore rejected using the same art and rationale.

Wolfberg further disclose the limitation in step (d): if the credit accounts are not fully repaid in step (c). ("However, as with any credit mechanism, the client must pay funds back which are loaned from this account and never actually receives the proceeds from this account. \$CBAL refers to the cumulative total balance in the credit account that may eventually be vested in the client. \$AVAIL refers to the current amount of \$CVAL that is vested in him, that may be borrowed against his available line of credit. \$LOAN is the current total of all loans outstanding against \$AVAIL.")-see col. 6 line 65-col.7 line 6.

Re claim 7: Further a method would have been necessary to perform the system of previously rejected claim 3 and is therefore rejected using the same art and rationale.

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Re claim 8: Further a computer readable recording medium would have been necessary to perform the method of previously rejected claim 5 and is therefore rejected using the same art and rationale.

Re claim 9: Further a computer readable recording medium would have been necessary to perform the system of previously rejected claim 3 and is therefore rejected using the same art and rationale.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 2,4,6 are rejected under 35 U.S.C. 103(a) as being unpatentable over Wolfberg (US Patent No. 4,994,964).

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Re claim 2: Wolfberg disclose:

comprising a deposit/withdrawal information transmitter unit for transmitting deposit/withdrawal information to the suppliers collecting system whenever money is deposited into/withdrawn from an agent's loan account.

("The client account summary sheet is transmitted to the client 84 and the company 85, while the vesting account summary sheet, which has more sensitive financial data is transmitted solely to the company")-see col. 4 line67-col. 5 line 2. and col. 5 lines 38-41. Wolfberg does not specifically disclose that the transmission of information is in real-time. Official notice is taken that it is old and well known in the art of banking that real time funds transfer is commonly used. For example, with the advent of the internet, customers can transfer funds from one account to another in financial institutions in real time.

Therefore, it would have been obvious to one having ordinary skill in the art at the time the invention was made to modify Wolfberg to include real time transmission of data as is old and well known in the art of banking in order to expedite the processing of data and in order to quickly provide financial reports to the management of a company.

Re claim 4: Wolfberg does not specifically disclose

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wherein at least one of the agent terminals is a mobile terminal. Official notice is taken that it is old and well known in the art of computer engineering that mobile terminals are commonly used to hold and process data. For example, laptop computers are mobile and are commonly used to access the internet, as a database, and for tasks performed on standard computers. Therefore, it would have been obvious to one having ordinary skill in the art at the time the invention was made to modify Wolfberg to include using a mobile computer such as a laptop computer in order to process data and to have the convenience to accessing information from remote locations.

Re claim 6: Further a method would have been necessary to perform the system of previously rejected claim 2 and is therefore rejected using the same art and rationale.

Response to Arguments

Applicant's arguments filed 7/17/2006 have been fully considered but they are not persuasive.

Regarding the applicant's suggestion that Wolfberg fails to disclose a client offer of collateral to a supplier and a collateral information receiver unit for receiving information on the appraised value for each agent's collateral offered to the supplier. The applicant's attention is directed to col. 6 lines 59-67 wherein Wolfberg teaches ("With respect to the

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CREDIT account balance data, it should be noted that the credit account is set up by the company solely for the purpose of providing collateral so that the client may borrow funds from the available line of credit in his account...However, as with any credit mechanism, the client must pay funds which are loaned from this account and never actually receives the proceeds from this account.") Wolberg teaches that in order for the client to borrow funds, the credit account balance is used as collateral so that the client will be able to borrow funds.

Regarding the applicant's argument that Wolfberg fails to disclose a loan account transfer unit for transferring loans, each loan process within the limit of a corresponding agent's collateral only to the supplier's ordinary account according to the loan request information transferred from a corresponding agent terminal. The applicant's attention is again directed to col. 6 lines 59-67 wherein Wolfberg teaches that the client can borrow funds to pay the company and the client uses the collateral in the credit account in order to qualify for the loan. Also, see Fig. 3 (client requests, loan requests), Fig. 6 (Account summary, loan extended), and col. 12 lines 14-57 ("If the client is eligible to receive a loan, then the amount currently requested (LL) and the amount previously borrowed

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(\$LOAN) are subtracted from the current available amount (\$AVAIL) that can be borrowed by client X(114)...").

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

U.S. Patent No. 6,629,081 (Cornelius et al.)-cited for its reference to account settlement and financing utilizing a network, applying for an import loan, a trade loan line, and electronic payments.

U.S. Patent No. 6,167,385 (Hartley-Urquhart)-cited for its reference to a supply chain financing system and method.

THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event,

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however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.


Any inquiry concerning this communication or earlier communications from the examiner should be directed to Elda Milef whose telephone number is (571)272-8124. The examiner can normally be reached on Monday -Thursday 8:30 am to 4:30pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung Sough can be reached on (571)272-6799. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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